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Moody on The Market

Pat Moody

Benton Harbor indicates support of regional transit authority

The city of Benton Harbor has become the latest municipality to approve a resolution of support for the creation of a new countywide public transportation authority.

The move toward the countywide authority stems out of a Michigan Department of Transportation letter to Berrien County this year saying the agency plans to cut off funding for the Twin Cities Area Transportation Authority and its Dial A Ride service in October. Since the receipt of that letter, county leaders have been communicating with municipalities and seeking support for a new agency that would absorb both TCATA and Berrien Bus to serve a much broader area.

Speaking at Monday's regular Benton Harbor City Commission meeting, Mayor Marcus Muhammad said the coming cutoff of funding through MDOT is a "cut and dry" reality. He noted Benton Harbor would be a major force in the new authority.

"We'll be able to remain the hub," Muhammad said. "All operations will remain here. Employees will be able to retain their jobs. We'll be able to have priority routes here. But like I said, it's going to be different players."

Commissioner Ethel Clark Griffin, however, was opposed to the resolution, saying the transit authority would be used to prop up a failing Berrien Bus at the expense of Benton Harbor.

"To me, this is just another way of a takeover, and where it says financial impact, it doesn't give us a sure amount," Clark Griffin said. "So, we don't even know what financial impact we'll be facing."

Mayor Muhammad said the new transit authority would work with Via, the firm now managing Dial A Ride, and TCATA would remain incorporated so its millage could still be collected. He also said Benton Harbor will have equal representation with Berrien County on the new authority board.

Commissioners approved the resolution of support with Clark Griffin voting no.

Berrien County Community Development Director Dan Fette has been point for the county/municipal relations, providing awareness of the situation and asking community leaders to weigh in on the question of creating a regional entity to oversee and coordinate public transportation.

In late May, Fette secured agreement from the city of St. Joseph.

Continued on page 4

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Arthur Havlicek

President,
SMR Chamber

Why the Regional Chamber Endorses the Airport Millage Renewal

The Southwest Michigan Regional Chamber has announced its formal endorsement of the 10-year millage renewal for the Southwest Michigan Regional Airport (KBEH), which appears on the August 4 ballot in five Berrien County municipalities: Benton Township, St. Joseph, St. Joseph Township, Lincoln Township, and Royalton Township.

Our board does not weigh in on ballot measures often, and never lightly. When we do, it is because we have examined the question closely and concluded that the outcome matters to the economic and civic health of the entire region. This is one of those questions, and over the next several weeks I intend to utilize these columns to explain why.

Continued on page 2

Inserts & Promotions

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- Renewal by Andersen

Inserts may vary by zip code

Havlicek *Continued from cover*

Today, we'll start with just the basics.

First and most importantly: this is not a new tax. Voters first approved this millage in 2006, and it comes before the community every ten years. The rate is about $10 per $100,000 of taxable value in the four townships—0.10 mill in three, and 0.0991 mill in Lincoln Township—and 0.2442 mill in the City of St. Joseph. As you'll see from the table below, most homeowners will pay less than $20 a year. If reauthorized, the millage runs from 2027 through 2036, funding essential airport operations while positioning the airport for future growth.

Second: this is a working asset, and a smart investment. More than 80 percent of the airport's operating costs are covered by the businesses and pilots who use it. The millage funds the remainder—the community's modest share of an asset that serves the community in ways most residents never see. Consider how rare that is. We don't expect our parks, libraries, roads, police, or fire departments to pay their own way. We support them because they make our communities safer and better places to live—and none come close to covering 80 percent of their own costs. By that standard, the airport may be the best bargain in local government.

Third: the Southwest Michigan Regional Airport does quiet, essential work every day. It supports over 10,000 local jobs and keeps our region's employers connected to the world. It enables search-and-rescue operations on Lake Michigan and lifesaving medical transport when minutes matter. It is helping train the next generation of pilots, mechanics, and engineers right here in Berrien County. Most of us drive past it without a second thought—which is exactly how good infrastructure works. But make no mistake: the only thing standing between a working regional airport and an empty field is the willingness of this community to maintain it. Plenty of communities learned that lesson too late. Ours doesn't have to.

Our Chamber represents hundreds of businesses across Southwest Michigan, from family-owned shops to global manufacturers. When our board evaluated this renewal, the question wasn't whether everyone flies out of the airport. Most of us don't. The question was whether the region is stronger with a capable, all-weather regional airport than without one. The answer, by every measure we examined, is yes.

Over the coming weeks, we'll make that case in more detail. For now, I'll leave you with this: for less than the cost of a large pizza each year, this renewal protects an asset that touches jobs, emergency response, healthcare access, and education across our region. That is about as strong a return on public investment as you will find on any ballot.

I look forward to sharing more—and hope you'll join me in voting yes on August 4.

* Note: The City of Benton Harbor funds their portion through a General Fund contribution of $20,000.

To learn more about the airport and the renewal, visit www.friendsofswmiregionalairport.org.

ENDORSED BY SOUTHWEST MICHIGAN REGIONAL CHAMBER

Annual Cost per Average Home Owner in 2026

	Average Home Value	Annual Cost	SEV	Mill
Benton Charter Township	$156,794.00	$78,397.0	$7.84	0.10 mill
Lincoln Charter Township	$299,100.00	$149,550.0	$14.8	0.0991 mill
Royalton Charter Township	$356,700.00	$178,350.0	$17.8	0.10 mill
St. Joseph Charter Township	$248,900.00	$124,450.0	$12.4	0.10 mill
City of St. Joseph	$352,000.00	$176,000.0	$42.9	0.2442 mill

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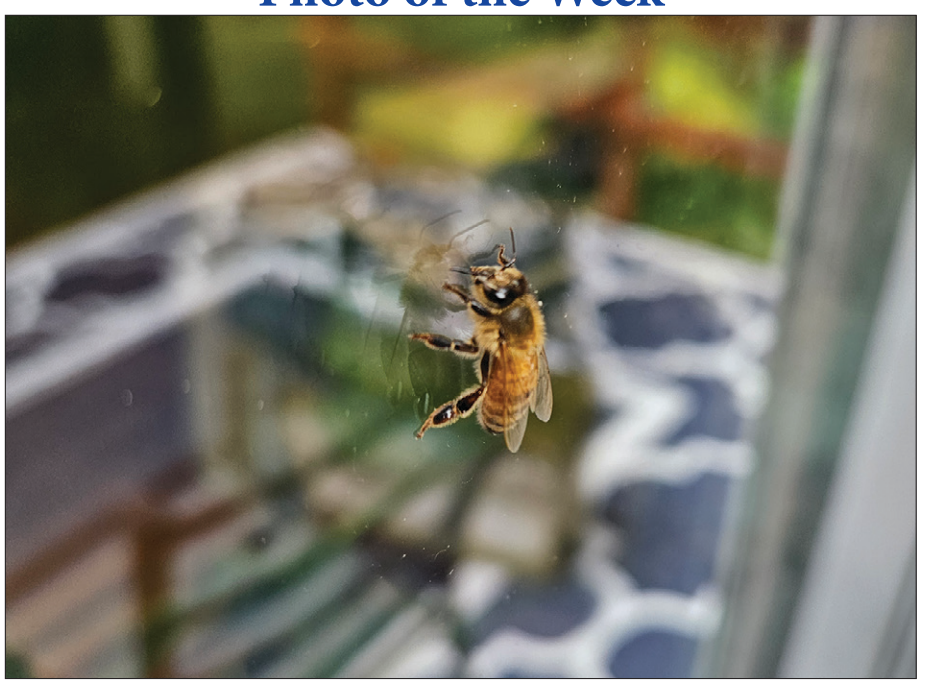

Beehold the Reflection

Photo by Seth Collins

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Repair or Replace Your Home's Air Conditioner: Making the Smart Choice

As summer temperatures climb, homeowners often face a critical decision when their air conditioning system falters: invest in repairs or commit to a full replacement. This choice impacts not only immediate comfort but also long-term energy costs, reliability, and environmental footprint. Understanding the key factors helps navigate this common dilemma effectively.

Age stands as one of the primary considerations. Most central air conditioning units have a lifespan of 10 to 15 years under normal use. Systems approaching or exceeding this range frequently experience declining performance. Components wear out, seals degrade, and efficiency drops noticeably. A unit that is 12 years old or older often signals that replacement offers better value than repeated fixes. Newer models incorporate advanced technology that delivers superior cooling with far less energy consumption.

Repair costs provide another crucial benchmark. Minor issues like a faulty capacitor or clogged drain line might run a few hundred dollars and restore function quickly. However, major failures involving the compressor or evaporator coil can exceed half the price of a new system. When repair expenses surpass 50 percent of replacement costs, industry guidelines generally recommend installing a fresh unit. Frequent breakdowns compound the problem. If technicians visit multiple times in a single season, the cumulative expense and inconvenience often outweigh the upfront investment in new equipment.

Energy efficiency emerges as a decisive advantage for replacement. Older air conditioners operate at lower Seasonal Energy Efficiency Ratio (SEER) ratings, sometimes as low as 8 or 10. Modern units commonly achieve SEER ratings of 16 to 20 or higher, translating to substantial reductions in monthly utility bills. Over a decade, these savings can offset much of the initial purchase and installation expense. Additionally, newer systems use environmentally friendlier refrigerants that comply with current regulations, avoiding the high costs and scarcity associated with older formulations.

Homeowners should also evaluate their overall cooling needs. Changes in home size, insulation levels, or room additions may render an existing system undersized or oversized for optimal performance. Properly sized equipment runs more efficiently and maintains consistent humidity control, improving indoor air quality and comfort. Professional load calculations ensure the new system matches the home's specific requirements.

Warranties offer further insight into the decision. Repairs on aging units typically come with short guarantees, often 30 to 90 days. New installations usually include extended manufacturer warranties covering parts for five to 10 years and sometimes labor as well. This peace of mind reduces future financial risk.

Budget constraints inevitably influence the choice. Replacement requires significant upfront capital, though financing options and potential rebates for high-efficiency models can ease the burden. Repairs provide temporary relief for those facing immediate cash limitations, but they risk escalating costs if underlying problems persist. A comprehensive maintenance plan, including annual tune-ups, filter changes, and coil cleaning, extends system life and helps delay major decisions.

By weighing these considerations carefully, homeowners can select the option that delivers reliable cooling, controls expenses, and supports energy conservation goals. Whether opting for targeted repairs or a complete upgrade, prioritizing efficiency and reliability ensures comfortable living through the hottest months ahead.

Don
Stuart

Humorist

Never Laugh? Seldom Smile? Think Like a 6- or -8 Year Old!

This is a special report on things that amuse today's modern 8- and 6-year olds.

I compiled this data while "babysitting" my No.1 grandson and No. 1 granddaughter* while their parents took a much-needed just-the-two-of-them vacation.

*These kiddos are the children of No. 2 son and No. 1 daughter-in-law. The whole numbering system, in case you don't recall, is based on "birth order," which is perhaps not the most satisfying way to designate my progeny and their progeny. However, it does have the amusing effect of No. 1 grandson and No. 1 granddaughter teasing their dad for not being "Number 1" like they are. Well, that may be amusing to them and me, maybe not No. 2 son. Sorry, my boy.

Anyway, let's itemize some laugh-getters for kids born since 2017.

Item: Boogers. Boogers are always funny. And, serendipitously, an especially funny booger emanated not very long ago from No. 1 granddaughter's sinus cavities, the result of. . .well, let her tell it: "I was drinking water and it went down my air pipe instead of my water pipe and then I spit it back out and sneezed at the same time and the booger came out!"

I just read this back to No. 1 GD (saving keystrokes from here on out) and she and No. 1 GS are laaaauuuuggggghhhhing very hard. I think you should know why this is so funny: It's because the booger was roughly 2.37 inches long (a string of snot, really.)

I realize that No. 2 son and No. 1 Daughter-in-law are probably wincing and wondering, "What in the. . .why is he dwelling on this incident?!" Well, it's No. 2's fault! – he showed me a photo he took of it!

I should probably explain that I remember a lot of these moments because I took notes about what they told me made them laugh. . .which leads me to. . .

Item: Me taking notes about what makes them laugh made them laugh.

Item: The classic game "I Never Laugh, I Seldom Smile," made them LAUGH. HARD! Me too!

Item: Burps! Burps and belches are pretty decent laugh-getters with youngsters. Nana (my wife) chuckled too. But only at their burps, not mine.

Item: Poop. Sorry, but you just knew this had to emerge, and I promise I'm not gonna dwell on it except for this one anecdote: We "went on an explore" to find a place with mini-golf and ice cream. We found a resort on Google maps that appeared to have just what we wanted. We arrived there and things looked promising – lots of families with kids roaming around the premises on a bright, sunny afternoon. However, at 2:30 p.m. . .the middle of a lovely day. . .the mini-golf was not operating. No one was around. And no one – not one person – in the employ of the resort knew anything about when it might open.

Well, so be it, we headed for the ice cream shop. . .and what the--? – it was closed too! We were told it would open "soon". . .in two hours!

Bleah, said we, and left. And during the drive back home, we decided that resort had earned itself a new nickname. . .it's called Poppanesset – which we modified to Poopanesset.

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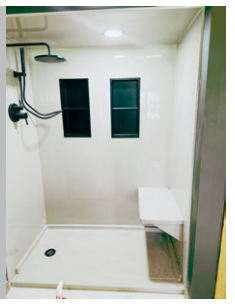

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Moody *Continued from cover*

"We already have letters of support or resolutions of support from 34 different countywide agencies, including everyone involved in the healthcare industry, the educational institutions, RESA, LMC, and many of the public school systems. Many of the public service agencies that you'd be familiar with — the Area Agency on Aging and organizations such as the United Way of Southwest Michigan, the Regional Chamber of Commerce, and so forth. We also have support from a number of communities who have directly passed resolutions asking or supporting the county board to take this action. Those would be Chikaming, city of New Buffalo, New Buffalo Township."

Fette said MDOT has committed to funding a new transit service at 100% for the first year, 80% in the second year, and 60% in the third year to help the county buy time to find a local revenue source for a new transit service. His prediction is that there would eventually have to be a millage, although specifics aren't yet known.

Fette added MDOT is serious about pulling TCATA's funding if something isn't done, calling this a "crisis moment."

"We've seen the state make threats before in order to try to motivate action, and we've seen them back down in the past," Fette said. "But I will tell you, in every conversation I've had with state directors all the way up to the governor's office, this position is not changing. If something isn't done, they are going to cut the funding for it."

With Benton Harbor's vote of approval, the countywide transit authority concept continues gaining momentum. However, the vote does not commit any municipality to anything just yet. It is simply a statement of support for the transit concept.

Michigan's new budget and what it means for SW Michigan

Michigan lawmakers have approved a new state budget that touches nearly every corner of life in Southwest Michigan.

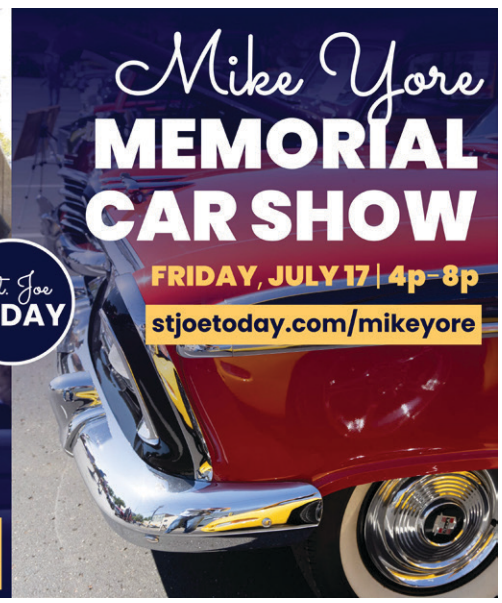
The budget continues funding many of the programs that have become important to Berrien, Cass, and Van Buren counties. It also reflects a tighter fiscal environment, with lawmakers reducing overall spending. For Michigan's Great Southwest, here are some takeaways:

Schools continue to see support

Public schools will receive another increase in per-pupil funding, while the state's universal free breakfast and lunch program remains in place. The budget also continues investments in literacy programs, tutoring, career and technical education, and services for at-risk students.

Workforce development remains a priority

As employers continue to report difficulty finding skilled workers, the budget maintains support for community colleges, apprenticeship programs, skilled trades training and workforce development initiatives.



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Programs such as Michigan Reconnect and the Michigan Achievement Scholarship also continue, helping adults and recent high school graduates pursue college degrees, certificates and skilled trades training.

Housing remains in the spotlight

Housing affordability continues to be one of Michigan's biggest economic challenges, and lawmakers kept funding in place for housing development and workforce housing initiatives.

That issue has become increasingly important across Southwest Michigan, where communities such as St. Joseph, New Buffalo, South Haven and Harbor Country continue to balance economic growth with a limited supply of housing that local workers can afford.

Tourism funding continues

The budget continues support for the Pure Michigan tourism campaign, along with arts, cultural and recreation programs that benefit destinations throughout Southwest Michigan. Communities that depend on summer visitors—including St. Joseph, South Haven, New Buffalo and many smaller lakeshore communities—stand to benefit from continued statewide marketing.

Economic development and job growth

The state also continues investing in industrial site readiness and infrastructure designed to attract new employers and business expansion.

While there are no major new initiatives specifically targeting data centers or artificial intelligence projects, the budget continues broader economic development efforts intended to prepare Michigan communities for future investment.

Roads and local services

Transportation funding remains a significant priority, with continued investment in state and local roads. Local governments also avoid major reductions in revenue sharing.

Healthcare funding preserved

The budget maintains support for Medicaid and other healthcare programs while preparing for expected changes in federal funding. That has implications for healthcare providers across the region, including hospitals, clinics and patients who depend on those services.

Budget Bottom line

Rather than introducing sweeping new programs, Michigan's new budget largely builds on priorities established over the past several years. For Southwest Michigan, that means continued support for schools, workforce training, tourism, housing, road funding and local government services—areas that touch residents, employers and communities every day.

The budget now heads to Governor Gretchen Whitmer for her signature.

Pat Moody
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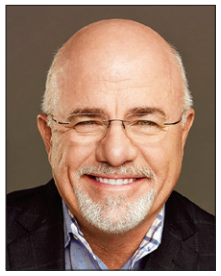

Dave **Ramsey**

Financial Expert
The Ramsey Show

Dave Says

Pursue Your Dreams, But Do It Wisely

Dear Dave,

My husband and I are debt-free, including our home. My husband is a great guy, and a talented man, but he's also a bit of a dreamer sometimes. He has written three or four novels that haven't been accepted by publishers. He feels he's close to a breakthrough, and he asked me the other day about my thoughts on selling our home and living on the money we make so he can really concentrate, and work on the new book full-time. I want him to pursue his dream, but this idea scares me. What do you think about it?

Emily

Dear Emily,

First of all, congratulations on being completely debt-free! That's a huge accomplishment, and I'm really happy for you two.

Now, about your husband's idea. It sounds to me like he's a good man. And he obviously has drive, focus and discipline if he's been able to write that many novels in his spare time and be part of you reaching such a great financial point in your lives.

But I think it would be a huge mistake for you guys to sell your home, especially when he hasn't proven he can sell anything he writes.

I understand where his head is right now, believe me. He wants to write and be a successful, full-time novelist. That's a great dream to have. It's one I sincerely hope he can achieve one day. But my advice right now would be for him to keep his day job, and continue working his tail off nights and weekends to try and make his dream a reality.

As part of that, I'd suggest drawing up a strategy to get some exposure for the books he has already written. Develop a website highlighting his work. Maybe he could self-publish a few dozen copies, then contact local libraries and civic groups for an opportunity to speak. In the process, he might sell a few books and get his name out there.

It may take longer than he'd like, but that's honestly a much better idea than the one he has now. It will allow him to pursue his passion, work toward a goal and not run the risk of putting his family in financial danger.

— Dave

** Dave Ramsey is a nine-time national bestselling author, personal finance expert and host of The Ramsey Show. He has appeared on Good Morning America, CBS This Morning, Today, Fox News, CNN, Fox Business and many more. Since 1992, Dave has helped people take control of their money, build wealth and enhance their lives. He also serves as CEO for Ramsey Solutions.*

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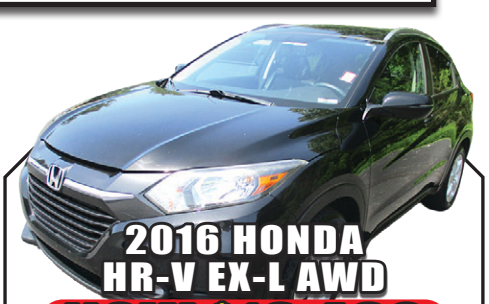

2016 HONDA HR-V EX-L AWD

NOW $16,460

1.8 Engine, 1 Speed CVT Automatic, Aluminum Wheels, Only 94K Miles! Leather Heated Front Seats, Power Sunroof, Premium Sound System, CD-Player, Adaptive Cruise Control, Back-Up Camera, Remote Keyless Entry System, Crystal Black Pearl, F26140A

2023 JEEP COMPASS LIMITED 4X4

NOW $25,995

2.0 Engine, 8 Speed Automatic, Aluminum Wheels, Only 20,000 Miles! Remote Start, Navigation, Power Driver's Seat, Leather Heated Front Seats, Heated Steering Wheel, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Sting-Gray Clearcoat, U26063

2024 SUBARU CROSSTREK WILDERNESS AWD

NOW $28,995

2.5 Engine, 8 Speed Automatic, Aluminum Wheels, 36K Miles, Heated Front Seats, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Evasion Assist, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Geyser Blue Pearl, M26080A

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2017 TOYOTA 4RUNNER TRD OFF ROAD 4X4

NOW $29,984

4.0 V6 Engine, 5 Speed Automatic, Aluminum Wheels, 115K Miles, Step Bars, Power Leather Heated Front Seats, Power Sunroof, Premium Sound System, CD-Player, Back-Up Camera, Remote Keyless Entry System, Sliding Rear Cargo Deck, Trailer Hitch, Very Nice! Super White, C25103B

2023 AUDI Q5 S LINE PREMIUM QUATTRO

NOW $32,640

2.0 Turbocharged Engine, 7 Speed Automatic, Aluminum Wheels, 34K Miles, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Adaptive Cruise Control, Blind Spot Monitor, Lane Departure Warning, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Daytona Gray Pearl Effect, F26089B

2023 JEEP GRAND CHEROKEE L LIMITED 4X4

NOW $35,603

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 41K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Adaptive Cruise Control, Blind Spot and Cross Path Detection, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Jeep Certified! Silver Zynith, C26097A

2018 NISSAN ALTIMA 2.5S

NOW $12,998

2.5 Engine, 1 Speed CVT Automatic, Styled Wheels, 82K Miles, Remote Start, Power Driver's Seat, CD Player, Back-Up Camera, Remote Keyless Entry, Scarlet Ember, C26019B

2021 JEEP GRAND CHEROKEE L OVERLAND 4X4

NOW $29,998

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 83K Miles, Remote Start Navigation, Memory Power Leather Heated/AC Massaging Front Seats, Heated Steering Wheel, 2ND Row Heated Captains' Chairs, 3RD Row Seating, Panoramic Sunroof, Wireless Charging Pad, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Diamond Black Crystal, F26061B

2023 FORD EDGE SEL AWD

NOW $29,998

2.0 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, Less Than 19,000 Miles! Power Leather Heated Front Seats, Heated Steering Wheel, Panoramic Vista Roof, Wireless Charging Pad, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Star White, U26056

2023 FORD BRONCO SPORT BIG BEND 4X4

NOW $25,995

1.5 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 37K Miles, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Ford Certified! Alto Blue Metallic, U26058

2025 CHEVROLET TRAX LT

NOW $23,995

1.2 Engine, 6 Speed Automatic, Aluminum Wheels, 15K Miles, Remote Start, Heated Front Seats, Heated Steering Wheel, Premium Sound System, Lane Departure Warning, Lane Keeping Assist, Front Collision Mitigation, Front Collision Warning, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Sterling Gray Metallic, S26002

2021 FORD EXPLORER PLATINUM 4WD

NOW $33,998

3.0 Ecoboost V6 Engine, 8 Speed Automatic, Aluminum Wheels, 53K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2ND Row Heated Captains' Chairs, 3RD Row PowerFold Seats, Twin Panel Moonroof, Wireless Charging Pad, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Evasion Assist, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Infinite Blue Metallic, F26157A

2020 FORD EDGE SEL AWD

NOW $19,455

2.0 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 65K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Heated Steering Wheel, Wireless Charging Pad, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Star White, U26014A

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MANAGER'S SPECIALS

WAS $39,995

2023 CHEVY SILVERADO K1500 LT CREW CAB 4X4

NOW $38,880

5.3 V8 Engine, 10 Speed Automatic, Aluminum Wheels, 35K Miles! Bedliner, Remote Start, Heated Front Seats, Heated Steering Wheel, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Front Collision Warning, Back-Up Camera, Remote Keyless Entry System, Glacier Blue Metallic, Balance of Factory Warranty, Very Nice! U26026

WAS $52,707

2023 FORD F-150 LIMITED SUPERCREW 4X4

NOW $51,344

3.5 V6 PowerBoost Full-Hybrid Engine, 10 Speed Automatic, Aluminum Wheels, 51K Miles, Power Running Boards, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Power Adjust Pedals, 2ND Row Heated Seats, B+O 18 Speaker Sound System, Panoramic Vista Roof, Wireless Charging Pad, Adaptive Cruise Control, Evasive Steering Assist, Blind Spot Information System, Cross Traffic Alert, Rear Parking Aid, 360 Degree Camera, Remote Keyless Entry System, Ford Certified! Agate Black Metallic, F26106A

WAS $52,995

2025 MERCEDES GLC 350EQ 4MATIC HATCHBACK SUV

NOW $51,995

2.0 Engine, 9 Speed Automatic, Plug-In HYBRID, Aluminum Wheels, Only 7,000 Miles! Remote Start, Navigation, Memory Power Leather Heated Seats, Heated Steering Wheel, Blind Spot Monitor, Cross-Traffic Alert, Front and Rear Collision Mitigation, Automatic Parking, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Graphite Grey Metallic, M26055A

WAS $27,487

2023 BUICK ENVISION PREFERRED AWD

NOW $25,980

2.0 Engine, 9 Speed Automatic, Aluminum Wheels, 42K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Premium Sound System, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Summit White, U26033

WAS $40,995

2025 MAZDA CX-70 PREMIUM PLUS PHEV AWD

NOW $37,980

2.5 Gas/Electric Engine, 8 Speed Automatic, Aluminum Wheels, Less Than 10,000 Miles! Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2ND Row Heated Seats, Twin Panel Sunroof, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Jet Black Mica, C26039A

WAS $35,944

2022 FORD RANGER LARIAT SUPERCREW 4X4

NOW $34,914

2.3 Ecoboost Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, Only 26,000 Miles! Security Cover, Bedliner, Running Boards, Remote Start, Navigation, Power Heated Leather Front Seats, Adaptive Cruise Control, Blind Spot Information System, Cross Traffic Alert, Lane Keeping System, Forward Sensing System, Pre-Collision Assist, Reverse Sensing and Back-Up Camera, Remote Keyless Entry System, Ford Certified! Oxford White, U26030

WAS $21,843

2022 CHRYSLER PACIFICA LIMITED

NOW $19,995

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 120K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Seats, Heated Steering Wheel, 2ND Row Heated Captain's Chairs, 3RD Row PowerFold Seats, Wireless Charging Pad, Harman Kardon 19 Speaker Sound System, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist with Departure Warning, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Brilliant Black Crystal Pearlcoat, U26011A

WAS $29,968

2021 FORD EXPEDITION MAX XLT 4X4

NOW $27,980

3.5 Ecoboost V6 Engine, 10 Speed Automatic, Aluminum Wheels, 104K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2ND Row Captain's Chairs, 3RD Row Seating, Panoramic Vista Roof, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Agate Black Metallic, C26059A

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2021 RAM 1500 BIG HORN CREW CAB 4X4 BUILT TO SERVE

NOW $33,989

5.7 V8 HEMI Engine, 8 Speed Automatic, Aluminum Wheels, 75K Miles, Security Cover, Toolbox, Bedliner, Running Boards, Remote Start, Navigation, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Power Adjust Pedals, Touchscreen Display, Back-Up Camera, Remote Keyless Entry System, Flame Red Clearcoat, C26086H

2018 JEEP GRAND CHEROKEE UPLAND EDITION 4X4

NOW $20,995

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 91K Miles, Remote Start, Navigation, Power Driver's Seat, Heated Front Seats, Power Sunroof, Cross-Traffic Alert, Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Bright White, F26067A

2025 JEEP GRAND CHEROKEE L LIMITED 4X4

NOW $44,956

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, Less Than 8,000 Miles! Remote Start, Navigation, Black Appearance Package, Memory Power Leatherette Heated Front Seats, Heated Steering Wheel, Dual Pane Panoramic Sunroof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Jeep Certified! Baltic Grey Metallic, C26086A

2022 JEEP GRAND CHEROKEE LIMITED 4X4

NOW $33,518

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 35K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, 2ND Heated Seats, Dual Pane Panoramic Sunroof, Steering Wheel Mounted Shift Control, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Jeep Certified! Diamond Black Crystal, U26048

2022 FORD EXPLORER XLT 4WD

NOW $28,638

2.3 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, 71K Miles, Remote Start, Power Leather Heated Front Seats, Heated Steering Wheel, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Stone Blue Metallic, F26062A

2022 RAM 1

NOW $3

5.7 V8 HEMI Engine, 8 Aluminum Wheels, 66K M Power Driver's Seat, Heate Steering Wheel, Power Collision Mitigation, Back Keyless Entry System, Ra Black Crystal

2016 FORD ESCAPE TITANIUM 4WD

NOW $11,998

2.0 Ecoboost Engine, 6 Speed Automatic, Alloy Wheels, 100K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, CD-Player, Auto Climate Control, Blind Spot Detection System, Cross-Traffic Alert, Rear Parking Aid, Active Park Assist, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Shadow Black, F26152A

2023 FORD EDGE SEL AWD

NOW $26,880

2.0 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 43K Miles, Remote Start, Power Leather Heated Front Seats, Heated Steering Wheel, Panoramic Vista Roof, Wireless Charging Pad, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Stone Blue Metallic, U26040

2019 JEEP GRAND CHEROKEE LIMITED 4X4

NOW $20,903

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 83K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Blind Spot Monitor, Cross-Traffic Alert, Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Billet Silver Metallic, U26022A

2024 FORD TRANSIT 250 LR CARGO VAN

NOW $34,922

3. V6 Engine, 10 Speed Automatic, Steel Wheels, 20K Miles, Preferred Equipment Package, Fixed Rear and Side Door Glass, Lane Keeping System, Lane Departure Warning, Pre-Collision Assist, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Oxford White, U26044

2020 FORD ESCAPE SE AWD

NOW $13,709

1.5 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 115K Miles, Navigation, Power Driver's Seat, Heated Front Seats, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Dark Persian Green Metallic, F26149A

2023 ESCAPE ST

NOW $2

1.5 Ecoboost Engine, 8 Sp Wheels, 32K Miles, Remote Driver's Seat, Heated Fron Wheel, Blind Spot Monitor Keeping Assist, Lane Depa Rear Collision Mitigation, Liftgate, Remote Keyless fied! Oxford W

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MANAGER'S SPECIALS

WAS $30,486

2021 JEEP WRANGLER UNLIMITED ALTITUDE 4X4

NOW $27,980

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 47K Miles, Remote Start, Running Boards, Heated Front Seats, Heated Steering Wheel, Black 3-Piece Hardtop, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Snazzberry Pearlcoat, U26001

WAS $37,556

2008 FORD MUSTANG SHELBY GT500 CONVERTIBLE

NOW $34,980

5.4 V8 Engine, 6 Speed Manual Transmission, Aluminum Wheels, Less Than 27,000 Miles! Power Convertible, Power Driver's Seat, Sport Bucket Leather Seats with Embossed Cobra Logo, Unique Aluminum Hood with Air Extractors, Stainless Steel X-Pipe Exhaust, Remote Keyless Entry System, Black Clearcoat, Very Nice! C24120B

WAS $30,995

2023 JEEP WRANGLER SPORT 4X4

NOW $30,500

2.0 Turbo Engine, 8 Speed Automatic, Aluminum Wheels, Only 24,000 Miles! Black 3-Piece Hardtop, Touchscreen Display, Remote Keyless Entry System, Balance of Factory Warranty!! Sarge Green Clearcoat, U26034

WAS $43,451

2016 RAM 2500 LARAMIE CREW CAB 4X4 DIESEL

NOW $39,980

6.7 I6 Cummins Turbo DIESEL Engine, 6 Speed Automatic, Aluminum Wheels, Only 69,000 Miles! Pickup Bed Cap with Storage Bins, Bedliner, Cargo Slide, Running Boards, Remote Start, Navigation, Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2ND Row Heated Seats, Power Sunroof, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Brilliant Black Crystal Pearlcoat, F26037A

WAS $45,386

2021 FORD F-150 PLATINUM SUPERCREW 4X4

NOW $43,994

3.5 V6 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, 68K Miles, Security Cover, Power Running Boards, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, 2ND Row Heated Seats, Twin Panel Moonroof, B&O 18 Speaker Sound System, Wireless Charging Pad, Blind Spot Information System, Cross Traffic Alert, Evasive Steering Assist, Lane Keeping System, Active Park Assist, Reverse Sensing System, 360 Degree Camera, Power Tailgate, Remote Keyless Entry System, Ford Certified! Antimatter Blue Metallic, F26105A

WAS $38,887

2023 FORD F-150 XL SUPERCREW 4X4

NOW $36,980

2.7 V6 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, 33K Miles, STX Appearance Package, Platform Running Boards, Heated Front Seats, Pre-Collision Assist, Post-Collision Braking, Reverse Sensing System, Back-Up Camera, Trailer Tow Package, Remote Keyless Entry System, Ford Certified! Carbonized Gray Metallic, U26021

WAS $41,995

2023 FORD F-150 SUPERCREW 4X4

NOW $39,980

3.5 V6 Ecoboost Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 31K Miles, Security Cover, Bedliner, Running Boards, Remote Start, Navigation, Power Heated Front Seats, Blind Spot Monitor, Cross Traffic Alert, Lane Keeping System, Pre-Collision Assist, Reverse Brake Assist, 360 Degree Camera, Trailer Tow Package, Remote Keyless Entry System, Ford Certified! Antimatter Blue Metallic, U26017

WAS $36,838

2022 RAM 1500 BIG HORN CREW CAB 4X4

NOW $34,677

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, Only 29,000 Miles! Remote Start, Navigation, Sport Appearance Package, Power Driver's Seat, Power Adjust Pedals, Heated Front Seats, Power Sliding Rear Window, Touchscreen Display, Back-Up Camera, Remote Keyless Entry System, Ram Certified! Delmonico Red Pearlcoat, U26029

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...500 REBEL ...AB 4X4

...9,500

...Speed Automatic, ...Miles, Security Cover, ...ed Front Seats, Heated ...Adjust Pedals, Front ...-Up Camera, Remote ...am Certified! Diamond ..., F26131B

2025 MAZDA CX-5 2.5 TURBO SIGNATURE AWD

NOW $36,995

2.5 Engine, 6 Speed automatic, Aluminum Wheels, Only 10,000 Miles! Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2ND Row Heated Seats, Power Sunroof, Wireless Charging Pad, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Jet Black Mica, F26015A

2015 CHEVY COLORADO Z71 CREW CAB 4WD

NOW $18,825

3.6 V6 Engine, 6 Speed Automatic, Aluminum Wheels, 111K Miles, Security Cover Bedliner, Power Heated Front Seats, CD-Player, Premium Sound System, Back-Up Camera, Trailer Hitch, Jet Black, F26116A

2018 FORD F-150 XLT SUPERCREW 4X4

NOW $23,815

2.7 V6 Ecoboost Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 102K Miles! Security Cover, Bedliner, Running Boards, Remote Start, Navigation, Power Heated Front Seats, Power Adjust Pedals, Twin Panel Moonroof, Reverse Sensing System, Back-Up Camera, Remotely Keyless Entry System, Shadow Black, U26050

2021 LINCOLN CORSAIR RESERVE AWD

NOW $28,999

2.0 Turbocharged Engine, 8 Speed Automatic, Aluminum Wheels, 44K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2ND Row Heated Seats, Panoramic Vista Roof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Active Park Assist, Back-Up Camera, Remote Keyless Entry System, Pristine White, U26045A

2023 FORD F-150 LARIAT SUPERCREW 4X4

NOW $51,910

3.5 V6 Ecoboost Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 42K Miles, Leer Security Cover, Running Boards, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2ND Row Heated Seats, Panoramic Vista Roof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Active Park Assist, Back-Up Camera, Remote Keyless Entry System, Pristine White, U26045A

...FORD ...T LINE AWD

...25,493

...eed Automatic, Aluminum ...e Start, Navigation, Power ...t Seats, Heated Steering ..., Cross-Traffic Alert, Lane ...arture Warning, Front and ...Back-Up Camera, Power ...Entry System, Ford Certi- ...hite, U26046

2023 FORD EDGE SEL AWD

NOW $27,860

2.0 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 34K Miles, Remote Start, Power Leather Heated Front Seats, Heated Steering Wheel, 2ND Row PowerFold Seats, Panoramic Vista Roof, Wireless Charging Pad, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Front Collision Mitigation, Rear Parking Sensors, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Agate Black Metallic, U26042

2022 FORD EXPLORER XLT 4WD

NOW $28,995

2.3 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, Less Than 33,000 Miles! Remote Start, Power Leather Heated Front Seats, Heated Steering Wheel, Tri-Zone Temp Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Powertrain Warranty! Atlas Blue Metallic, M25141B

2023 CHEVROLET BLAZER RS AWD

NOW $34,980

3.6 V6 Engine, 9 Speed Automatic, Aluminum Wheels, 42K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Heated Steering Wheel, Panoramic Sunroof, Wireless Charging Pad, Blind Spot Monitor, Cross Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Warning, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Red Hot, U26051

2023 FORD BRONCO SPORT BIG BEND 4X4

NOW $25,942

1.5 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 37K Miles, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry, Ford Certified! Shadow Black, U26043

2025 MAZDA CX-30 2.5 S SELECT SPORT AWD

NOW $25,525

2.5 Engine, 6 Speed Automatic, Aluminum Wheels, 19K Miles, Premium Synthetic Seats, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Aero Gray Metallic, U25113A

Dan Zarobsky

Dennis Varo

Greg Kantauskas

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Tim Place

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Red Hot Pearl, 100TH Anniversary Package, 20 Inch Wheels, 360 Surround View Camera, Parksense Front and Rear Park Assist, Power Liftgate, Power Sliding Doors, Heated Front Seats, Heated Steering Wheel, 10 Inch Touchscreen, Adaptive Cruise Control, Blind Spot and Cross Path Detection, Lane Departure Warning, and Much More! C26018

MSRP.....$47,560
SIEMANS DISCOUNT.....- 2,565
NATIONAL BONUS CASH.....- 1,000
SALE PRICE FOR EVERYONE $43,995
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS $43,495

*MUST QUALIFY

2026 JEEP WRANGLER SPORT S 4X4

Hydro Blue Pearl, Leather Seats, All Terrain Tires, Heated Front Seats, Adaptive Cruise Control, Remote Start, Heated Steering Wheel, 12 Inch Touchscreen, Black Sunrider Soft Top, and Much More! C26044

MSRP.....$46,235
SIEMANS DISCOUNT.....- 2,240
NATIONAL BONUS CASH.....- 500
SALE PRICE FOR EVERYONE $43,495
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS $42,995

*MUST QUALIFY

2026 JEEP GRAND CHEROKEE LIMITED 4X4

Velvet Red Pearl, Dual Pane Panoramic Roof, 20 Inch Gloss Black Painted Wheels, Altitude Package, Heated Steering Wheel, Heated Front and Second Row Seats, Navigation, 12 Inch Touchscreen, Blind Spot and Cross Path Detection, Adaptive Cruise Control, Power Liftgate, Remote Start, and Much More! C26070

MSRP.....$50,630
SIEMANS DISCOUNT.....- 1,135
NATIONAL BONUS CASH.....- 1,000
SALE PRICE FOR EVERYONE $48,495
NATIONAL SFS LEASE LOYALTY BONUS CASH* - 2,000
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS $45,995

* MUST QUALIFY
* MUST FINANCE THROUGH STELLANTIS FINANCIAL SERVICES

2026 RAM PROMASTER 2500 CARGO VAN HIGH ROOF DEMO

Bright White, Full Size Spare Tire, Storage Group, Adaptive Cruise Control, Heated Power-Folding Mirrors, Front Fog Lamps, Rear Bumper Step Extension, and Much More! C26013

MSRP.....$55,410
SIEMANS DISCOUNT.....- 5,415
NATIONAL BONUS CASH.....- 4,000
SALE PRICE FOR EVERYONE $45,995
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS $45,495

*MUST QUALIFY

2026 DODGE DURANGO GT HEMI V8 ALL WHEEL DRIVE

Destroyer Gray, Blacktop Package, 20 Inch Black Noise Wheels, Ventilated Front Seats, Power Sunroof, Heated First and Second Row Seats, Adaptive Cruise Control, Trailer Brake Controller, Performance Hood, Wireless Charging Pad, Heated Steering Wheel, Navigation, 10 Inch Touchscreen, and Much More! C26101

MSRP.....$51,910
SIEMANS DISCOUNT.....- 1,415
SALE PRICE FOR EVERYONE $50,495
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS $49,995

*MUST QUALIFY

2026 RAM 1500 CREW CAB 4X4 BIG HORN

Diamond Black Crystal, 5.7 HEMI V8 Engine, Power Seat, Active Noise Control System, Trailer Tow Group, Night Edition, Anti-Spin Rear Axle, Trailer Brake Controller, Heated Front Seat, Heated Steering Wheel, Power Trailer Tow Mirrors, Power Tailgate Release, 20 Inch Black Wheels, Navigation, 20 Inch Touchscreen, Power Adjustable Pedals, Rear Power Sliding Window, Adaptive Cruise Control, Remote Start, G/T Exhaust, and Much More! C26031

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2026 RAM 2500 CREW CAB 4X4 EXPRESS

Diamond Black Crystal, 6.4 V8 Engine, Navigation, 12 Inch Touchscreen, Rear Power Sliding Window, Anti-Spin Rear Axle, Black Tubular Side Steps, Sport Performance Hood, 20 Inch Black Painted Wheels, Parksense Front and Rear Park Assist System, Power Heat/Fold/Telescoping Mirrors, and Much More! C26078

MSRP.....$61,380
SIEMANS DISCOUNT.....- 2,885
NATIONAL BONUS CASH.....- 1,000
SALE PRICE FOR EVERYONE $57,495
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS $56,995

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2026 RAM 3500 CREW CAB 4X4 DUALLY

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MSRP.....$77,340
SIEMANS DISCOUNT.....- 3,845
NATIONAL BONUS CASH.....- 1,000
NATIONAL ENGINE BONUS CASH - 1,000
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MILITARY OR FIRST RESPONDER BONUS CASH* - 500

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Josh
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Pastor

It will work

"Are you sure this is going to work?" I am not sure how many times I have been asked that when attempting a project or stunt that I have never done before. It is usually my lovely bride brimming with confidence at what is about to happen. "It should be ok," is my typical response. I had to eat my words one time when the limb came down and tripped the ladder I was standing on. At that time, it didn't work.

You have more confidence in some things than others. You may question, "Is this going to work?"

One of the tenets of Christianity is to study God's word. As a Christian studies the Bible, it is supposed to work to change the heart and life. God promised.

Just as the rain and the snow come down from the sky and do not return there unless they first water the earth, make it give birth, and cause it to sprout, so that it gives seed to the sower and bread to the eater, in the same way my word that goes out from my mouth will not return to me empty. Rather, it will accomplish whatever I please, and it will succeed in the purpose for which I sent it. (Isaiah 55:10–11)

Will it work? If you hear God's word and trust his promises, will it help you? You may doubt because you don't see things right away. You may read a passage from the Bible and not feel any different moments later. You came to God's word because you thought that you were promised a change, and you may feel like you were let down. Your guilt or grief might still weigh you down. Is this going to work?

When a seed is planted in the ground, does the gardener expect to pick produce immediately after the seed is buried and watered for the first time? God compares the power of his word to that of a seed. The rain falls from the sky and waters the plant over time. The seed eventually grows into a healthy plant over months of sitting and waiting. In the case of wheat, it is harvested, and then there is more time to make it into bread, so a person may enjoy a bite of the warm, fresh-baked loaf. It will work, but it will take time.

God's word works, but it takes time. Sometimes you get an immediate response. But most of the time spent in God's word is a slow cultivation. What is produced on the other side? You harvest peace knowing that God has forgiven you in Jesus, even for impatience with his method of blessing you. You reap joy in the God who loves you. You pick safety as you abide in God's protection. You pluck purpose in life as God calls you to service. You collect patience, love, and kindness as his Spirit waters and strengthens you.

It works. God does it. He promised.

When is a time of day when you can read the Bible consistently? Plan to do it so God's word can work.

Prayer: *Dear Holy Spirit, you have promised to work as I study your word in the Bible. You said that you would increase my faith and give me peace. Do the work that you have promised. Give me a yearning to study so I can grow closer to Jesus. Amen.*

Submitted by Pastor Josh Bishop
Grace Evangelical Lutheran Church, St. Joseph

Brandi
Tucker

Visit Southwest Michigan

Fun and Interesting Things to do in SW Michigan

If you're looking for the perfect summer getaway, Southwest Michigan has your calendar covered. From nationally recognized art fairs and family festivals to live music, wineries, beaches and outdoor adventures, there's no shortage of reasons to get out and explore the region this season.

One of the summer's most anticipated events returns to downtown St. Joseph on **July 11-12** with the **Krasl Art Fair on the Bluff**. More than 170 nationally recognized artists will transform picturesque Lake Bluff Park into one of the Midwest's premier outdoor art fairs. Visitors can browse incredible paintings, sculptures, jewelry, ceramics, photography and mixed media while enjoying spectacular views overlooking Lake Michigan.

Wine lovers can make their way to Baroda, where destinations like **Round Barn Estate**, **Tabor Hill Winery**, and **Dablon Vineyards** offer the perfect blend of award-winning wines, live music, outdoor patios and seasonal food pairings. Throughout July, many of the area's wineries feature weekend entertainment, making it easy to relax with friends while soaking up Southwest Michigan's beautiful summer scenery.

Families will also find plenty to keep everyone entertained. **Family Night in the Plaza** in downtown St. Joseph brings kids together for games, activities and live entertainment while parents enjoy shopping or dinner at nearby restaurants. Every Saturday morning, the **St. Joe Farmers Market** offers fresh produce, baked goods, flowers and handcrafted items from local vendors, making it a favorite weekend tradition for both residents and visitors.

The fun doesn't stop there. Throughout July and early August, communities across Southwest Michigan come alive with **free summer concert series**. Whether you're visiting **Bridgman, New Buffalo, Buchanan, Niles, Three Oaks, Berrien Springs** or **Benton Harbor**, you'll find parks and downtown districts filled with live music, food vendors, dancing and hometown charm.

Looking for even more family fun? **River Saint Joe Brewery** in Buchanan hosts **Family Night** on select Friday evenings throughout July beginning at **5:00 p.m.**, featuring live music, lawn games, family activities and delicious local food and beverages. Art enthusiasts can also stop by the **Box Factory for the Arts** in St Joseph to experience the **Michiana Annual Art Competition Exhibit**, showcasing outstanding works by talented regional artists throughout the month of July.

Even your four-legged family members can join the fun during **Wine & Wags** at **Round Barn Winery & Estate** in Baroda. Held on select dates throughout July, this popular event invites guests to enjoy live entertainment, local wine and a relaxing outdoor atmosphere alongside their canine companions.

If shopping is on your itinerary, Southwest Michigan's charming downtowns are filled with locally owned boutiques, antique shops, art galleries and specialty stores. Many communities also host artisan markets and sidewalk sales throughout July, making it easy to discover one-of-a-kind treasures while supporting local businesses.

Outdoor enthusiasts will find endless opportunities for adventure as well. Spend the day climbing the towering dunes at **Warren Dunes State Park** in Sawyer, hiking the scenic trails at **Grand Mere State Park**, kayaking along the Paw Paw River or relaxing on one of the region's award-winning Lake Michigan beaches before ending the evening with a spectacular sunset.

Getting around is easier than ever thanks to the **free Visit Southwest Michigan Shop & Shore Trolley**, which connects downtown St. Joseph, Benton Harbor and nearby attractions throughout the summer. Pair the trolley with **more than 1,000 free parking spaces** available in downtown St. Joseph, and you'll spend less time looking for parking and more time enjoying everything Southwest Michigan has to offer.

For a complete calendar of events, visit **swmichigan.org/events**. To view free downtown St. Joseph parking locations before your trip, visit **swmichigan.org/parking-st-joseph**.

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Art Work: Oil on Canvas Anderson, A Brimley, Moulton, D Peterson *Various addtl Paintings, Prints & Framed Art * **Collectibles**: Golf Art Décor* Framed Flags*1967 Bing Crosby Pro Armature Display* Golden "T" Video Game* Various Golf Clubs *Vintage Wood Boat Toy* Sail Ship Model* Art Deco Ship Light* Large Tapestry*Victorian Birdcage On Iron Stand* Wrought Iron Candle Stands* Wooden Ship Wheel*Telescope* Large Collection of Hard Cover Books* Art Glass Lamp* Brass Lamps *__Misc__: 199? Mercedes Auto* Band Equipt* Primitive Table & Chairs* Primitive Cabinet* Crate & Barrel Sofa & Loveseat* Stereo Equipt* Bose Speakers *__Note__: This home is packed with many unlisted items. BigBearAuctionCompany.Com* Jerry & Aimee Glassman* 269-501-9732.

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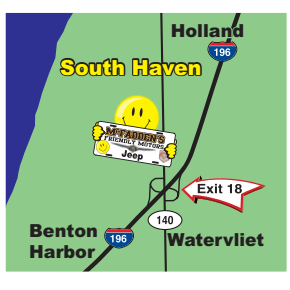

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OR ONLY $435/MO

2023 RAM 1500 CREW SLT 4X4
Cheap!!!
$29,750
OR ONLY $498/MO

2023 FORD BRONCO SPORT
1 owner, off lease, mint!
Rare Heritage Edition
$29,750
OR ONLY $498/MO

2025 FORD ESCAPE PHEV
If you PLUG it in at night it'll get 101 miles a gallon! Only 13k miles. Over $40k new!
$29,775
OR ONLY $498/MO

2018 RAM 4X4 CREW FLATBED DIESEL
Just in! 4 wheel workhorse
$29,900
OR ONLY $499/MO

2024 MAZDA CX-90 AWD
Just in! Like new to you for thousands less!
$29,900
OR ONLY $505/MO

2024 JEEP GRAND CHEROKEE 4XE
Like new with only 8,000 miles
$33,700
OR ONLY $481/MO

2020 CADILLAC ESCALADE
Every option loaded with luxury
$34,400
OR ONLY $495/MO

2025 JEEP WRANGLER 4XE WILLYS
Just in! Brand new it's $60,000, but with 17,500 miles it's only...
$36,375
OR ONLY $544/MO

2023 FORD F-150 CREW SPORT 4X4
Big bad 400 Horse Coyote V8 with super low miles
$39,900
OR ONLY $588/MO

2024 FORD E-SERIES CUTAWAY
Like new, low miles!
$39,900
OR ONLY $588/MO

2020 CHEVY SILVERADO 1500 DURAMAX RST
Super low miles!
$39,900
OR ONLY $588/MO

2024 JEEP WAGONEER III
Retail over $60,000, we deal for only
$49,800

2020 LINCOLN NAVIGATOR
WHOLESALE!
$49,900
OR ONLY $749/MO

2025 FORD F350 SD DRW XLT
Just in! 4x4 Diesel
$55,550
OR ONLY $838/MO

*14 and older 8.9% x 60mos., 10-17 8.9% x 60mos., 15-19 7.49% x 72mos., 20-25 7.49% x 78-84mos. 720 credit score. NO MATTER YOUR CREDIT, WE CAN GET YOU APPROVED BUT YOUR PAYMENTS GONNA BE HIGHER!

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Excludes Hybrids

0% FOR 60 MONTHS

NEW 2026 HYUNDAI SANTA FEs

0% + $1,500 BONUS CASH

Gas & Hybrid

America's Best Warranty
10-Year/100,000-Mile
Powertrain Limited Warranty
*See dealer for LIMITED WARRANTY details.

Owner Assurance

0% APR financing for 60 months available on select new 2026 Santa Fe and 2026 Tucson models (excluding Hybrid models) to well-qualified buyers through Hyundai Motor Finance. Offer subject to credit approval. Not all buyers will qualify. Dealer participation may vary. Vehicle images for illustration purposes only. Inventory subject to prior sale.
Offers valid through July 31, 2026.
See dealer for complete details.

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TOYOTA

America Drives Toyota Summer

Offers end August 3
For all Toyota offers
toyota.com

TACOMA

AMERICA'S BEST-SELLING MIDSIZE TRUCK[1]

$339/Mo. 36-Month Low Mileage 10,000 Mile/Year Lease

new **2026 TACOMA SR5 DOUBLE CAB 4X4**
Model #7540

$339 Per Mo.[2]
36 Mo. Lease | $3999 Due At Signing
No security deposit required.
Contract cost of $15,864 excludes all applicable taxes & government fees.

-or-

new **2026 TACOMA**
Includes Hybrids!
Excludes Trailhunter & TRD Pro

4.99% for 60
APR Financing Mos.[3]

PLUS $500 TFS APR Cash[4]
on SR5 Models
OR $1000 TFS APR Cash[4]
on Hybrid Models *Excludes Trailhunter & TRD Pro*

TUNDRA

BEST RESALE VALUE IN ITS CLASS - *KBB.com*[5]

$499/Mo. 36-Month Low Mileage 10,000 Mile/Year Lease

new **2026 TUNDRA SR5 CREWMAX 4X4**
Model #8361

$499 Per Mo.[6]
36 Mo. Lease | $3999 Due At Signing
No security deposit required.
Contract cost of $21,464 excludes all applicable taxes & government fees.

-or-

new **2026 TUNDRA**
Includes Hybrids! *Excludes TRD Pro*

2.99% for 72
APR Financing Mos.[8]

-or-[9]
$1000 CUSTOMER CASH
Includes Hybrids! Excludes TRD Pro

4RUNNER

OVER 40 YEARS OF OFF-ROAD EXPERIENCE

$419/Mo. 36-Month Low Mileage 10,000 Mile/Year Lease

new **2026 4RUNNER SR5 4WD**
Model #8664

$419 Per Mo.[10]
36 Mo. Lease | $3999 Due At Signing
No security deposit required.
Contract cost of $18,664 excludes all applicable taxes & government fees.

-or-

new **2026 4RUNNER**
Includes Hybrids!
Excludes Trailhunter & TRD Pro

5.99% for 60
APR Financing Mos.[11]

or 6.99% APR Financing for 72 Mos.[11]

BEV FAMILY

TOYOTA'S NEW ALL-ELECTRIC FAMILY!

$419/Mo. 36-Month Low Mileage 10,000 Mile/Year Lease

new **2026 bZ XLE AWD**
BEV Model #2872
Lease includes $4,000 TFS Lease Subvention Cash

$419 Per Mo.[12]
36 Mo. Lease | $3999 Due At Signing
No security deposit required.
Contract cost of $18,664 excludes all applicable taxes & government fees.

-or-

all-new **2026 bZ**
2026 bZ WOODLAND

0% for 72
APR Financing Mos.[13]

PLUS $500 TFS APR Cash[4]

or all-new **2026 C-HR**

1.99% for 72
APR Financing Mos.[14]

MORE ALL-WHEEL DRIVE & ELECTRIFIED CHOICES THAN ANY OTHER BRAND![15]

Expanded Toyota Military Rebate Program[16] For MILITARY PERSONNEL & THEIR FAMILIES

$500 OVER & ABOVE ALL OTHER INCENTIVES!

Ask about the **$500 COLLEGE REBATE PROGRAM**[17]
OVER & ABOVE ALL OTHER INCENTIVES!

1. Based on manufacturer estimates, CY 2025 sales. **2.** New 2026 Tacoma SR5 Double Cab 4x4 Gas Model 7540. Lease based on net cap cost or $38,169. Lease end purchase option $31,375.* **3.** New 2026 Tacoma (includes hybrid & excludes TrailHunter & TRD Pro). 4.99% APR financing for 60 months with $18.87 per $1,000 borrowed.** **4.** $500 TFS Standard APR Cash on new 2026 Tacoma SR5 Models, and 2026 bZ & bZ Woodland. $1,000 TFS Standard APR Cash on new 2026 Tacoma Hybrid Models Only (Excludes Trailhunter & TRD Pro). Subject to approved credit when financed through Toyota Financial Services. APR Cash must be applied to deal. Not all customers will qualify – see dealer for details. **5.** Full-Size Pickup Class. Vehicle's projected resale value is specific to the 2026 model year. For more information, visit Kelley Blue Book's KBB.com. Kelley Blue Book is a registered trademark of Kelley Blue Book Co., Inc. **6.** New 2026 Tundra CrewMax SR5 4x4 Model 8361. Lease based on net cap cost of $51,433. Lease end purchase option $37,828.* **7.** Toyota vehicles and components are built using U.S. and globally sourced parts. **8.** New 2026 Tundra (excludes TRD Pro). 2.99% APR financing for 72 months with $15.19 per $1,000 borrowed.** **9.** New 2026 Tundra (excludes TRD Pro) $1,000 Customer Cash. Customer Cash direct from Toyota Motor Sales, USA, Inc. May not be combined with APR or lease offers. **10.** New 2026 4Runner SR5 4WD Model 8664. Lease based on net cap cost of $42,342. Lease end purchase option $34,287.* **11.** New 2026 4Runner (includes hybrid & excludes TrailHunter & TRD Pro). 5.99% APR financing for 60 months with $19.33 per $1,000 borrowed OR 6.99% APR for 72 months with $17.04 per $1,000 borrowed.** **12.** New 2026 bZ XLE AWD Model 2872. Lease based on net cap cost of $34,874. Lease end purchase option $19,817. Includes $4,000 TFS Lease Subvention Cash.* **13.** New 2026 bZ & bZ Woodland. 0% APR financing for 72 months with $13.89 per $1,000 borrowed.** **14.** New 2026 C-HR. 1.9% APR financing for 72 months with $14.71 per $1,000 borrowed.** **15.** Based on manufacturer's data. Source: Toyota.com. **16.** Qualified current, active-duty U. S. Military personnel, inactive reserves, veterans honorably discharged within two calendar years of their service discharge date, retired U. S. Military veteran regardless of date of separation from active service, and a spouse/surviving spouse and dependents of an eligible U. S. military personal (including Gold Star Family Members) are eligible for rebates in addition to all other incentives, depending on model, through Toyota Motor Sales USA, Inc., when leased or financed through Toyota Financial Services. Must take retail delivery from select new dealer stock (TCUV not eligible). The Toyota Military Rebate Program is not compatible with the Toyota College Rebate Program or Lease-End Refinancing Program. See participating dealer or visit toyota.com for complete details. **17.** The Toyota College Rebate Program is not compatible with the Military Rebate Program. See participating dealer or visit toyota.com for complete details. *** Contract cost of $15,864/Tacoma SR5 Double Cab 4x4, $21,464/Tundra SR5 CrewMax, $18,664 4Runner SR5 4WD & $18,664/bZ XLE AWD excludes all applicable taxes and government fees. Due at signing includes down payment of $2,011/Tacoma SR5 Double Cab 4x4, $1,851/Tundra SR5 CrewMax, $1,931/4Runner SR5 4WD & $1,931/bZ XLE AWD; $750 acquisition fee & documentary service fee of up to $899 (documentary fees vary by state but MI, OH, KY & TN will not exceed $899). Price will vary based on accessories chosen.** NO SECURITY DEPOSIT. Subject to approved credit through Toyota Financial Services. Not all customers will qualify – Tier I *PLUS* customers ONLY. Other options and dealer charges extra. Your payment may vary depending on final price. Lessee may be charged for excessive wear based on Toyota Financial Services standards for normal use and for mileage in excess of 30,000 miles at the rate of $0.15 per mile (10K low mileage leases). A $350 Disposition Fee is due at lease termination. ** Subject to approved credit thru Toyota Financial Services. Tier 1+ & 1 only. See participating dealer for details. **2, 3, 4, 6, 8, 9, 10, 11, 12, 13, 14, 16 & 17:** Must take retail delivery from new 2026 models in dealer stock while supply lasts between 7/1/26 and 8/3/26. Offers may vary by region. Delays in new vehicle shipments not in the control of dealer may impact customer delivery date and offer eligibility. **Supply limited.** See participating dealer for complete details. **Individual dealer prices and document fees may vary.** VEHICLE IMAGES USED FOR ILLUSTRATION PURPOSES ONLY. Expiration for these offers is 8/3/26.

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